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CFR 1.103(a) and Third Supp. Information Disclosure Statement

Applicant's Name: David C. Carrithers et al.

Serial No. (Control No.): 09/399,597 Examiner: Duran

Filing Date: September 20, 1999 Art Unit: 3622

Application Title: Debit Card System and Method for Implementing
Incentive Award Program

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